

USA Capital

First Trust Deed Investment

Borrower: Ocean Atlantic/PFG- Westbury, LLC
Ocean Atlantic Companies are a group of diversified real estate development companies based in Washington, DC. They have developed of \$1.5billion worth of residential and commercial property since 1981.

Loan Amount: \$9,425,000

Rate: 12% (net)

Loan to Value: Approximately 65% based on an appraisal by Argianas and Associates, Inc dated June 28, 2005

Term: 12 months

Collateral: Deed of Trust on Approximately 130 acres of land located on the south east corner of Corneils Road and Beecher Road in Yorkville, 60 miles west of Chicago, Illinois. Commonly know as Westbury South Village.

The Project: Westbury South Village subdivision is situated on 130 unimproved acres of land that has been zoned for approximately 473 residential lots. The site plans is comprised of two planning areas of single family lots and tow planning areas of multi-family townhouses. The borrower has offers from Kensington Homes, RA Faganel and Neumann Homes for purchase of the different planning areas.

Market Area: Yorkville is 60 miles out side of Chicago, Illinois. Chicago has

Use of Proceeds: Our loan will be used to refinance the existing first Mortgage and pay the pre-development cost.

Exit Strategy: The borrower intends to obtain an A & D loan to develop the property.

Guarantees: Ocean Atlantic Service Corporation with a reported net worth of approximately \$19 million as of September 30, 2005.

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702-734-2400

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USA Commercial Mortgage Company 4484 S. Pecos Rd, Las Vegas NV 89121
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Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing investors must be provided applicable disclosure.

EXHIBIT B